

LIFT
Up

Your Career With
Tidewater Mortgage
Services, Inc.



**Tidewater Mortgage
Services, Inc.**

TidewaterMortgage.com

TEAM
Up

The Best Decision Of Your Career

Tidewater Mortgage Services philosophy is “superior mortgage solutions, personal service, and long lasting relationships.” Fueling our company is a genuine belief in providing our clients with exceptional mortgage services. Tidewater Mortgage Services provides personal service at the local level all while maintaining mutually beneficial relationships.

- Established in 1997
- Over 20 branch offices in 15 states in the eastern US
- All in-house operations
- Hands-on management and support
- Competitive compensation plan
- Diverse loan products
- State-of-the-art technology & systems
- Direct Seller to Fannie Mae, Freddie Mac and Ginnie Mae



Join Our
Team,
And Stick
Around
For A
Solid
Career!

RISE
up

Make Your Move & Enjoy Our Competitive Compensation Plan!

Our compensation plan is designed so you can make more money!

We reward those who work hard! And that's why Tidewater Mortgage Services retains their loan officers and branch managers longer than other companies. In addition to a strong compensation plan, you will receive full medical and dental, vision benefits and a 401K plan with company match. You can make more money with us while providing your borrowers with outstanding mortgage services – and that is exactly how it should be!

Individual commitment to a group effort – that is what makes a team work, a company work, a society work, a civilization work.

–Vince Lombardi

Take The
Climb
Towards
Success!



ADD
Up

Compare The Difference In Our Products & Rates!

The mortgage world is complex – with rules and regulations for each type of loan, and loan situation. Tidewater Mortgage Services offers a diverse loan products package so you can adapt to your borrowers' loan needs, and be successful in today's competitive lending environment.

- Approved by Fannie, Freddie and Ginnie
- USDA 100%, FHA, VA, Jumbo and Conventional financing
- Reverse mortgage loans
- Renovation loans
- Manual FHA/VA
- Delegated Jumbo lender
- Approved for state housing programs in DC, DE, FL, MA, MD, NC, OH, PA, and VA.
- Condo approval—FHA, VA, Fannie and Freddie
- 80/10/10

Offering
rates and
products

unmatched
by the
competition!



BRUSH
up

Superior Training And On-Going Support!

Achieving success is easier when you have a strong support team helping you climb through your day! And, at Tidewater Mortgage Services, we make sure each of our loan officers has the necessary tools and resources to match their own determination to be successful!

- Comprehensive onboarding program
- Constant marketing, admin and managerial support
- Workshops and “lunch-and-learns”
- Accredited continuing education & training
- Pre-licensing education & testing provided, if applicable

Our Team Will Help
You Reach The Top!





Our In-House Marketing Staff Helps You Shine!

The Tidewater Mortgage Services' marketing team is here to offer you the essential support you need to help you grow your business and get you to the next level! This “culture of support” is evident throughout our company, and differentiates us from other companies.

- Individual LO websites
- LO portal with library of marketing examples & ordering system
- Social media exposure
- Customized collateral such as flyers, post cards, presentation materials, etc...
- Promotional products
- Planning and promotion of events

We Saved You A Seat!

Come get all your mortgage questions answered at our free seminar!

WHY Rent?

Invest In Your Future By Buying A House!

GET PREQUALIFIED NOW!

Tidewater Mortgage Services, Inc.

Welcome to Tidewater Mortgage Services. We are here to help you find the best mortgage solution for your needs.

John Smith Can Find You A Lending Solution!

Exercit sedibus uter sit amet connoctetur unquidam. Ut in vero bellis aeneis. In sagittis euclium sedentes et brigatis. Curabitur velis dicitur a. Nulla blandit vestibulum praesentibus et nisi. Etiam ex amet ante nec. Quisquam connoctetur. Ut non pharetra ornata. Morbi sagittis dicitur. Suspendisse velis ut. Suspendisse quis turpis. Vestibulum connoctetur sed hend. Nec vivamus de hendis et. Donec ex erat. Quis aliam venenatis partur et in qui. Vestibulum orna aliquam est.

Nam et massa ornata. Aliquam erat volutpat. Nullam sedibus et porta.

Tidewater Mortgage Services, Inc.
TidewaterMortgage.com

John Smith
Loan Officer/Branch Manager
NMLS # 0000000

200 Golden Oak Court, Suite 100,
Virginia Beach, VA 23452
Office: 757-498-7400 • Direct: 757-498-7400 • Fax: 757-498-7435
Cell: 757-498-7400 • Email: jsmith@tvmortgage.com
Web: www.tvmortgage.com/jsmith

FHA Financing

Not Just For 1st Time Buyers

Federal Housing Administration (FHA) offers low down payment financing options with very underwriting guidelines. This type of financing is available to first time buyers & repeat home owners.

Mortgage Services You Can Trust & Depend On

“ I learned a long time ago that there is so much more to the mortgage business than crunching numbers and calculating interest rates. It's about helping people realize their dreams. ”

- ### Program Benefits
- Lower down payment
 - Better interest rates
 - Higher debt ratios
 - Easy credit qualifying
 - Higher seller contribution
 - Include cost of energy improvements into loan
 - Financing for 1-4 unit properties

John Smith
Loan Officer/Branch Manager
NMLS# 0000000000
Office: 757-498-7400
Cell: 757-498-7400
Fax: 757-498-7435
Email: jsmith@tvmortgage.com
Web: twmortgage.com/jsmith

Tidewater Mortgage Services, Inc.
TidewaterMortgage.com

200 Golden Oak Court
Suite 100
Virginia Beach, VA 23452
NMLS #71158 / www.nmlsconsumeraccess.org

Personalized Service & Customized Marketing!

POWER
Up

Superior Technology & Systems To Help You Be The Best

Tidewater Mortgage Services provides advanced technology and systems designed to help make you a more productive, more efficient and more effective mortgage loan officer. We proudly offer the industry's most complete and powerful LOS - Ellie Mae Encompass, as well as state-of-the-art technology to help you be the best you can be!

- paperless solutions
- eSign and secure document transfer
- streamline your borrower's loan process
- reduce the need for office visits
- tools to quickly send and receive file updates
- a vast reporting system for you to track your loan volume
- video conferencing capabilities
- SharePoint – a comprehensive company intranet



Everything's Right At Hand For You With TMSI!

WRAP
up

On Time And On Target!

With in-house processing,
you close loans faster!

Tidewater Mortgage Services offers in-house processing, underwriting, and closing, plus we have an in-house appraisal management department and use local appraisers to help you close on time, every time! We do what we promise, and the fact that we retain customers with our high quality service, speaks volumes in today's competitive mortgage marketplace!

- Dedicated loan scenario hot-line
- Common sense underwriting flexibility and decisions in 72 hours or less
- Consistently quick turn-around times
- On-time closings which translate into stronger agent relationships



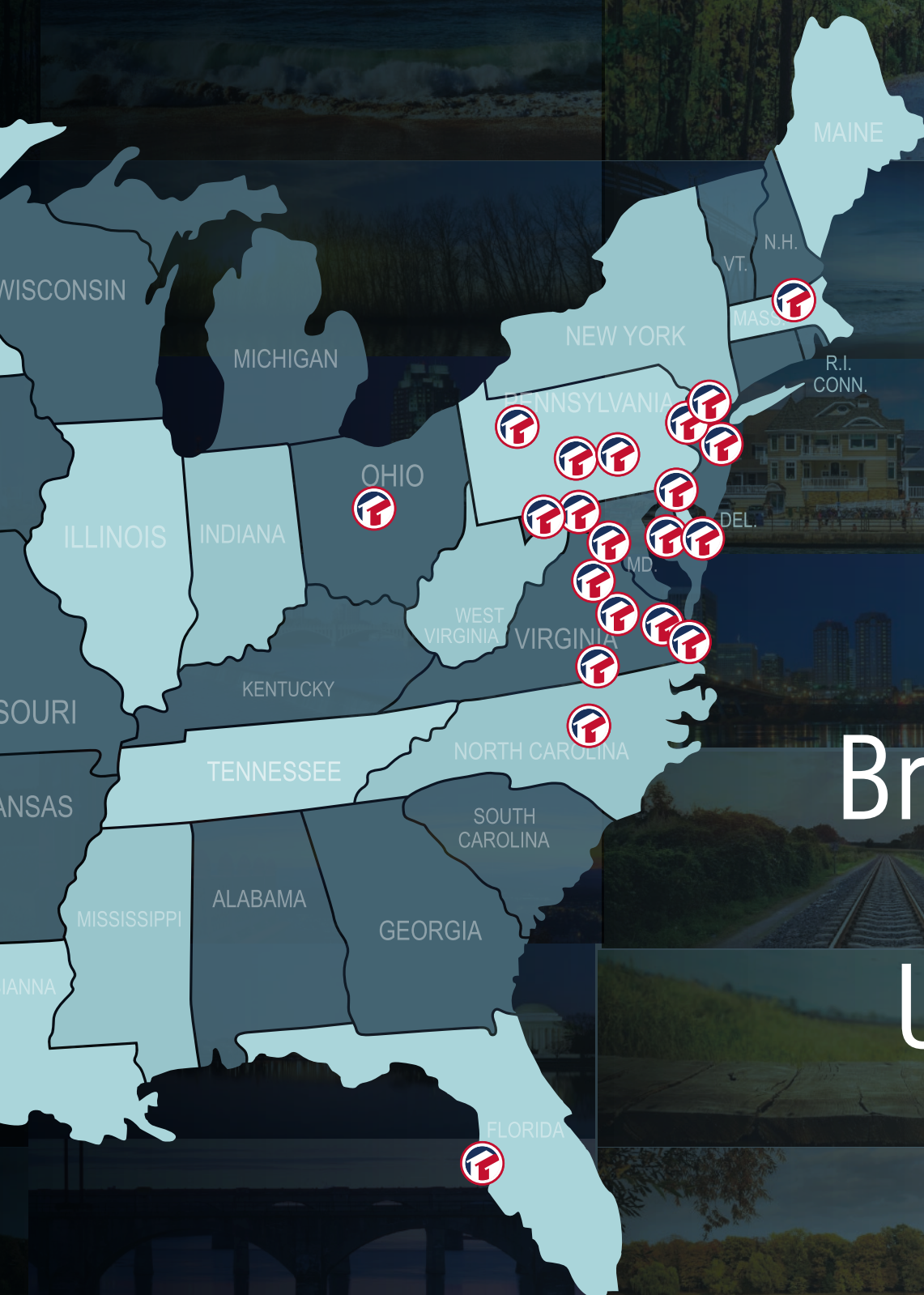
We Take Pride In
Closing On Time
With Accuracy!

BUILD
up

We're Growing By Leaps & Bounds

Our dedication to serving our clients locally is the cornerstone of our business. We are looking for dynamic individuals to join our team in branch offices across the Mid-Atlantic and Southeastern states, and we will even consider opening a branch in your area.

- Offices from Florida to Massachusetts
- Over 20 branch offices & growing!
- Locations in fastest growing markets of U.S.



Increasing
Branch Locations
Across The
United States!

LISTEN
Up

Our LO's Are Happy To Share Their Thoughts About Us!

Take it from someone who's been there. Our satisfied loan officers are talking and they are sharing their experiences about their success at Tidewater Mortgage Services. Ask anyone here, they will tell you how happy and satisfied our customers are too!

Our LO's Can't Stop Boasting About Our Company!



"I was stuck at a company that offered no assistance—it was frustrating! I joined Tidewater Mortgage, and doubled my production!"



Since I joined Tidewater Mortgage, I am able to rush more files that my last company couldn't, and increase the number of loans I close per month. That means MORE money!



"I have never been with a company that did so much to help their LO's! From training to marketing help, Tidewater Mortgage is the best!"



"Relocating was not an option for me! Tidewater Mortgage allowed me to stay in my hometown by setting up an office right here!"



"The advanced technology that TMSI provides allows me to make loans happen faster, and that is a tremendous asset!"



"I've never felt as strong and more able to achieve my goals than since I joined TMSI – they really care about having me onboard!"



I didn't realize how much I could be making, until I joined Tidewater Mortgage. They make it possible for me to be very successful at what I do!



JOIN
up

And Soar To New Heights With A Team Of Professionals!


Join the team that offers the best support system, programs and services, and a generous commission structure for loan officers...Tidewater Mortgage Services!

We know in order for you to do the best job you can, it is important to have a dedicated and caring management team so you can close more loans. Don't settle for less than you deserve, call Tidewater Mortgage Services today!

Never doubt that a small group of thoughtful, committed people can change the world. Indeed, it is the only thing that ever has.

–Margaret Mead





For a discreet conversation about how to get your loans
to take off, call Paul:

440-823-8981

or send a discreet email to pjohnson@twmortgage.com or
visit PaulJohnsonTMSI.com for more information



200 Golden Oak Court
Suite 100
Virginia Beach, VA 23452

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